

2011 CalPERS Health Plan Rate and Benefit Changes Seminar  
Southern California Sessions

Date:

Segment: Health Plan Rate and Benefit Changes Seminar

Host: Pamela Goldberg

Guests: David Henka, Kaiser Permanente

**Video Transcript**

Pamela Goldberg:

Next, we'd like to invite David Henka, the representative from Kaiser Permanente.

David Henka:

Well thank you Don and Pamela and CalPERS. Welcome everybody. Like millions of members who choose Kaiser Permanente, when you choose us you're choosing a health plan partner. Kaiser Permanente provides services directly to our members through an integrated team of health care delivery specialists. Our providers work together to bring you and our members, convenient access to quality care. And you get all the services that you need, at location that are convenient to you, and often times under one roof.

In a fragmented health care system, the patient is often responsible to coordinate the health care through multiple providers. And because these health care providers are often not connected to one another, they don't share an electronic medical record; they have often times incomplete information about the patient. An integrated care delivery system brings order to this chaos by promoting better patient care by ensuring high levels of communication and a patient focused experience. At Kaiser Permanente, this coordination is done by an electronic medical record which grants real time access to comprehensive patient information to all providers in our network 24 hours a day, 7 days a week in every location.

Kaiser Permanente has over 6-1/2 million members in California alone and is available to members in eight other states: Oregon, Washington, Colorado, Ohio, Maryland, Virginia, Georgia, the District of Columbia and the great state of Hawaii. In a recent interview in Time Magazine, President Obama identified Kaiser Permanente as a national model for health care delivery and a leader in health information technology. And in this quote, he actually stated that Kaiser Permanente would actually solve the health care problems that we have within our nation.

Let's take a look at 2011 and the 2011 basic plan benefits. For physician services, primary care and specialty doctors office visits, there's no change to the benefits. They remain a \$15 co-pay. There's no charge for hospitalization, laboratory or radiology services. And there is still a \$50 co-payment per emergency room visit. This co-pay is waived if you're held for observation or if you're hospitalized. Now many members have access to online tools to set

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appointments at Kaiser. You can view lab tests, you can see your lab results, you can refill prescriptions, you could view a summary of your last physicians visits. You can email your doctor. And most of all, these features are available to you at no charge and you could access them online at any time at [kp.org/CalPERS](http://kp.org/CalPERS). For 2011, one modification has been made to the basic plan prescription drug program. So to achieve alignment with the pharmacy benefits plans across all of CalPERS, drugs prescribed for the treatment of sexual dysfunction will be covered at a 50% coinsurance for up to 100 day supply, at either the retail pharmacy or through our mail order service. This is a change starting January 1, 2011. Members can still easily obtain their mail order medication refills online through [kp.org](http://kp.org) or by calling our pharmacy refill center on the phone number that's listed on your prescription bottle.

A variety of routine preventive care services are still covered at no cost to the member and there's no change for this benefit for 2011 as well. This includes periodic health exams, prenatal care and first post-partum visit, well child visits up to age 23 months and vaccinations. In addition, eye refractions are available also at no charge and this is a eye examination for eye glasses. The benefits for mental health, hearing and allergy services also remain unchanged for 2011 under the basic plan.

So let's move on to the 2011 Senior Advantage plan for 2011 and the plan benefits. In June the 2011 premiums were announced by the CalPERS board, and the good news is that the 2011 Senior Advantage plan premium is less than it was in 2010. The benefits for doctors office visits remain the same at \$10 per visit, and much like the basic plan, there's no charge for hospitalization, laboratory or radiology services. And like the basic plan, there is a \$50 co-payment for emergency room visits which again is waived if you are held for observation or admitted into the hospital.

There are several distinguishing features of the Senior Advantage plan. Members in the Senior Advantage plan enjoy a true chiropractic benefit. The co-payment is \$10 per visit up to 20 visits per year. And this benefit is administered through American Specialty Health Plan. My Health Manager at [kp.org](http://kp.org) is a resource used by millions of Kaiser Permanente members. Access to the secure online services is available to all members at no cost including the ability to email your doctor, to view your lab results, to make appointments and to change appointments, and also view important sections of your medical record. In addition to refill prescriptions and have them scheduled for delivery at your home or pick them up at a local retail Kaiser Pharmacy. For 2011, the CalPERS Senior Advantage prescription program will also change to mirror the level of benefit in the basic plan. So now for 2011, members who pick up their prescriptions from a Kaiser pharmacy will receive a 30 day supply for a single co-payment of \$5 for a generic or \$15 for a brand drug. Members will still be able to receive a 31 to 60 day supply for two co-payments (\$10 generic, \$30 brand) or a 61 to 100 day supply for three co-payments that would be \$15 generic or \$45 for brand. Now

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utilizing the mail order service to refill a 100 day supply will save members money. The co-payments for 31 to 100 day supply at mail order are \$10 generic and \$30 brand. I could assure you that setting up your medication refills through mail order is very easy and very convenient. And just like the basic plan, drugs prescribed for the treatment of sexual dysfunction will be covered at 50% coinsurance for up to a 100 day supply either at the retail or through our mail order pharmacy service. This goes into effect January 1, 2011.

Now, most routine preventive care services for the Senior Advantage plan have a \$10 co-payment. Immunizations they are no charge. And an enhanced benefit for the Senior Advantage plan members is \$175 allowance for eye glasses or for contact lenses which renews every 24 months. As with the basic plan, the Senior Advantage plan for 2011, the benefits for mental health, hearing and allergy services remain unchanged for 2011.

There is a special program available to senior members in CalPERS. So retirees who are not entitled to Medicare Part A without cost, are required to enroll in CalPERS Medicare health plan, so many remain in the basic plan. However, if they're a Kaiser Permanente member, they have the option to voluntarily enroll in Medicare Part B only plan and join the Kaiser Permanente Senior Advantage plan. The advantage to this is that there are lower monthly premiums and they're richer benefits may make this an appealing plan for many. If you have any further information, or have any further questions about this, you can your kp account management team.

Now beginning in January, coverage will be extended to dependent children up to the age 26 regardless of student or marital status. So if you have employees who have dependents who have lost coverage because of their age, you'll be able to re-enroll them during the upcoming open enrollment period. And their effective date again will be January 1, 2011.

Now, I'd like to turn our attention to the resources that are available to all Kaiser Permanente members. It can be intimidating to navigate a new health care system. But we encourage members to register for secure access to kp.org. We recommend that somebody chooses a facility that's either convenient to your home or your work, it's up to you. And obviously choosing a doctor is a very personal and a very important decision, probably the most important in the direction of your personal health care. And to learn more a physician you can explore all of our Primary Care Physician's individual website, or you can make this decision by contacting our member services department.

When you join Kaiser Permanente, you'll receive a new welcome member package which will help you understand the ways you can access care and take advantage of the programs that are available to you. In addition, you can also transfer your medical records and prescriptions in a very a simple process by

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visiting one of our local facilities. The checklist is very useful in helping members transition their care if they're switching over to Kaiser Permanente.

Your doctor obviously plays a very important role in your health. They're the person who helps guide you through your health care and helps you attain your health goals. At Kaiser Permanente, you have the ability and the freedom to choose your doctor and to change your doctor any time you wish. You may choose from a large selection of Board certified physicians who are there to provide high quality care. To help you choose your doctor, the website [kp.org/chooseyourdoctor](http://kp.org/chooseyourdoctor), gives you the opportunity to obtain information on both the professional and personal level of the individual physicians. You can narrow your search by location, gender, specialty, or even language spoken. As I mentioned, each physician has their own website where you can see their photo, you could read about their credentials, where they went to medical school, their board certifications and also to get some information on why they chose to practice at Kaiser Permanente. Once you've registered on [kp.org](http://kp.org) and selected a physician, there's also the opportunity to take a virtual tour to help better understand the ways that My Health Manager can help you save time and money, and learn more about the resources available to you as a Kaiser Permanente member. You can access and email your doctor, you can make appointments, refill your prescriptions, view your lab tests, and also view your appointment summaries 24 hours a day, 7 days a week. And you also can do this on behalf of an elderly parent or somebody that you're under care for to help coordinate their care as well.

Since our advanced online technology was introduced, Kaiser Permanente members have over 11 million opportunities to talk to their physicians via email without ever having to see them in their office or to pay a co-payment. Over 6 million times, members haven't had to wait in line to have their prescriptions refilled. They've been able to do so online.

Just yesterday, I received a report updating the number of CalPERS members currently registered on [kp.org](http://kp.org) and the number is over 200,000. These numbers continue to grow as our members discover the value that these features bring to them. By emailing your doctors your employees and our members avoid taking time off for a doctor's office visit. And every time somebody substitutes an E visit for a doctor's visit, often times that saves a half a day of work that is missed.

Now as a Kaiser Permanente member with CalPERS, you have access to a free online total health assessment that you can take in the comfort and privacy of your own home. And this is a great way to get a picture of your health status. It will assess different areas of your health, how motivated you are to change and to look at specific behaviors. The online assessment takes about 20 minutes and upon completion, you'll receive a tailored action plan, receive follow up emails and tips to keep you on the road to good health. Sort of like an online health coach. And also by completing the total health assessment you are entered into

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a drawing for an 80 gigabyte iPod or \$500 gift certificate to a sporting goods store or to [spa.finder.com](http://spa.finder.com). To participate you must be a CalPERS member, over the age of 18 and be enrolled in the Kaiser Permanente basic plan coverage.

Kaiser Permanente also offers a number of other customized online programs to help members reach their goals. They range from treating insomnia, to managing back pain and depression. Whether your goal is to lose weight, stop smoking, or reduce stress, our programs online have proven to be very successful in helping people meet their health goals.

In addition there are a variety of classes and other programs available to help people at our local facilities. In addition, Kaiser Permanent has collaborated with Weight Watchers to bring members weight management options at a discount. And our 10,000 steps program has been designed to help members increase their physical activities.

With that, I'd like to thank you for giving Kaiser Permanente the opportunity to share information about our integrated health delivery system, about the changes in the 2011 benefits and the programs that are available to you and to CalPERS members. Thank you very much.